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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION**

IN RE:  TED F. WESTOVER and WANDA H. WESTOVER  Debtors.	Case No. 10-34906 JTM  Chapter 13      Filed Electronically  Judge Joel T. Marker
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**OBJECTION TO PROOF OF CLAIM NO. 7-1  
FILED BY HSBC/BASS & ASSOCIATES**

Debtors, Ted F. Westover and Wanda H. Westover, by and through Counsel, Scott T. Blotter and Associates, PLLC hereby object to Proof of Claim No. 7-1 filed by HSBC / Bass & Associates. This objection is based on the following:

1. Proof of Claim No. 7-1 is filed as a secured claim in the amount of \$1,359.96 for goods sold.
2. The items were purchased by Brock J. Westover, who is listed as the applicant for the HSBC MasterCard. Wanda H. Westover is listed as a joint applicant.

3. Ted F. and Wanda H. Westover do not have the items that were purchased.
4. Therefore, HSBC / Bass & Associates has no basis for a secured claim.

WHEREFORE, Debtors, Ted F. Westover and Wanda H. Westover, object to Proof of Claim No. 7-1 filed by HSBC / Bass & Associates and request that the claim be disallowed as a secured claim and allowed as a non-priority unsecured claim.

DATED this 5<sup>th</sup> day of January, 2011.

\_\_\_\_\_/s/\_\_\_\_\_  
Scott T. Blotter  
Scott T. Blotter and Associates, PLLC  
Attorney for Ted F. and Wanda H. Westover